

CHARGES AND FEES - CREDIT CARDS

As at 18th October 2024

Credit Card Fees

VISA & Mastercard Credit Cards						
Item	Classic	Gold	Platinum	World	Signature	Infinite
Annual Fee - Basic	Rs. 1,500/-	Rs. 2,500/-	Rs. 3,500/-	Rs.4,000/-	Rs. 5,000/-	Rs. 10,000/- *
Joining Fee – Basic	Rs. 1,000/-	Rs. 1,250/-	Rs. 1,500/-	Rs.1,000/-	F.O.C	F.O.C
Annual Fee - Supplementary	Rs. 750/-	Rs. 1,000/-	Rs. 1,500/-	Rs.1,500/-	Rs. 2,500/-	Rs. 5,000/- *
Joining Fee - Supplementary	F.O.C	F.O.C	F.O.C	F.O.C	F.O.C	F.O.C

Corporate Cards		
Item	Corporate Credit Card	Corporate Fuel Card
Annual Fee - Basic	Rs.4,000/-	Rs.1,500/-
Joining Fee – Basic	F.O.C	N/A
Annual Fee - Supplementary	F.O.C	N/A
Joining Fee - Supplementary	F.O.C	N/A
Fuel Surcharge	2%	2%

American Express Credit Cards		
Item	Everyday	Platinum Ultramiles
Annual Fee - Basic	Rs.2,500/-	Rs. 7,000/-
Joining Fee – Basic	Rs. 500/-	F.O.C
Annual Fee - Supplementary	Rs.1,000/-	Rs.5,000/-
Joining Fee - Supplementary	F.O.C	F.O.C

Affinity Credit Cards				
Ananda College OBA - VISA Credit Card				
Item	Standard Card		Platinum Card	
	Basic	Supplementary	Basic	Supplementary
Annual Fee	Rs.2,500/-	Rs. 1,000/-	Rs. 3,500/-	Rs.1,500/-
Joining Fee	Rs.1,250/-	F.O.C	Rs. 1,500/-	F.O.C

St. Thomas` College OBA - VISA Credit Card				
Item	Gold Card		Platinum Card	
	Basic	Supplementary	Basic	Supplementary
Annual Fee	Rs.2,500/-	Rs. 1,000/-	Rs. 3,500/-	Rs.1,500/-
Joining Fee	Rs.1,250/-	F.O.C	Rs. 1,500/-	F.O.C

Classification: [Internal](#)

Trinity College OBA - VISA Credit Card				
Item	Standard Card		Platinum Card	
	Basic	Supplementary	Basic	Supplementary
Annual Fee	Rs.2,500/-	Rs. 1,000/-	Rs. 3,500/-	Rs.1,500/-
Joining Fee	Rs.1,250/-	F.O.C	Rs. 1,500/-	F.O.C

Royal College Union - MasterCard Credit Card				
Item	Standard Card		Platinum Card	
	Basic	Supplementary	Basic	Supplementary
Annual Fee	Rs.2,500/-	Rs. 1,000/-	Rs. 3,500/-	Rs.1,500/-
Joining Fee	Rs.1,250/-	F.O.C	Rs. 1,500/-	F.O.C

Bar Association of Sri Lanka - VISA Credit Card				
Item	Standard Card		Platinum Card	
	Basic	Supplementary	Basic	Supplementary
Annual Fee	Rs.2,500/-	Rs. 1,000/-	Rs. 3,500/-	Rs.1,500/-
Joining Fee	Rs.1250/-	F.O.C	Rs. 1,500/-	F.O.C

Nalanda College OBA – VISA Credit Card				
Item	Gold Card		Signature Card	
	Basic	Supplementary	Basic	Supplementary
Annual Fee	Rs.2,500/-	Rs. 1,000/-	Rs. 5,000/-	Rs.1,500/-
Joining Fee	Rs.1250/-	F.O.C	Rs. 1,500/-	F.O.C

Classification: [Internal](#)

Doctors' Welfare Association - Mastercard Platinum Credit Card		
Item	Platinum Card - Fee	
	Basic	Supplementary
Annual Fee	Rs. 3,500/-	Rs.1,500/-
Joining Fee	Rs. 1,500/-	F.O.C

Chamber of Construction Industry Sri Lanka - Mastercard Platinum Credit Card		
Item	Platinum Card - Fee	
	Basic	Supplementary
Annual Fee	Rs. 3,500/-	Rs.1,500/-
Joining Fee	Rs. 1,500/-	F.O.C

Item	Cash Advance Fee	Late Payment Fee	Interest Rate
Classic	4% of the transaction value or Minimum of Rs. 300/- (whichever is higher)	Rs. 1,200/- or 5% of the minimum amount due (whichever is higher)	26% p.a
Gold	4% of the transaction value or Minimum of Rs. 300/- (whichever is higher)	Rs. 1,200/- or 5% of the minimum amount due (whichever is higher)	26% p.a
Platinum	4% of the transaction value or Minimum of Rs. 300/- (whichever is higher)	Rs. 1,200/- or 5% of the minimum amount due (whichever is higher)	26% p.a
World	4% of the transaction value or Minimum of Rs. 300/- (whichever is higher)	Rs. 1,200/- or 5% of the minimum amount due (whichever is higher)	26% p.a
Signature	4% of the transaction value or Minimum of Rs. 300/- (whichever is higher)	-Nil-	26% p.a

Classification: [Internal](#)

Infinite	4% of the transaction value or Minimum of Rs. 300/- (whichever is higher)	-Nil-	26% p.a
Corporate	4% of the transaction value or Minimum of Rs. 300/- (whichever is higher)	Rs. 1,200/- or 5% of the minimum amount due (whichever is higher)	26% p.a
Visa Corporate Fuel	N/A	Rs. 1,200/- or 5% of the minimum amount due (whichever is higher)	26% p.a
American Express Platinum Ultramiles	4% of the transaction value or Minimum of Rs. 300/- (whichever is higher)	Rs. 1,200/- or 5% of the minimum amount due (whichever is higher)	26% p.a
American Express Everyday	4% of the transaction value or Minimum of Rs. 300/- (whichever is higher)	Rs. 1,200/- or 5% of the minimum amount due (whichever is higher)	26% p.a

Exchange Rate applicable for foreign currency transactions on Credit Cards

Foreign currency transactions will be converted using exchange rates determined by the payment scheme. Further an additional amount of 3.5% will be added to the rate, in order to reflect the current local exchange rates.

* w.e.f. 15.10.2024